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July 9, 2015

Hon. Cecelia G. Morris
Chief Judge, United States Bankruptcy Court
for the Southern District of New York
355 Main Street, 2nd Floor
Poughkeepsie, New York 12601

**Re:** Debtor: Lisa M Jacobs
Chapter 13 Case No. 15-35482 (cgm)
Loss Mitigation Hearing Date: 7/15/15 9:30AM

Dear Chief Judge Morris:

We are the attorneys for the above named Chapter 13 Debtor in the above referenced case.

The Debtor submitted a completed loss mitigation application on June 3, 2015. On July 8, 2015, The Debtor received a letter dated July 3, 2015 from Chase, servicer of the first mortgage on the Debtor's residence, stating that:

> "We service the mortgage on behalf of an investor or group of investors that has not approved a loan assumption and modification under this program."

The email transmission of this letter we received from Robert Griswold Esq., of Stiene & Associates PC further stated:

> "I strongly recommend that you review the inputs used to reach the decision and if you believe any of them were in error, then I suggest that you follow the appeal process …"

I emailed Mr. Griswold back immediately requesting that he provide the Debtor with the "inputs used to reach the decision" by Chase so we could evaluate the decision with the Debtor. We also require the framework or guidelines applied to those inputs to properly determine if Chase evaluated the Debtors' application in good faith and in accordance with the applicable HAMP or other modification program(s). I am awaiting that information.

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We have run our own internal HAMP waterfall, and our calculations confirm that the Debtor is eligible for a modification under HAMP guidelines.

This letter will constitute the Debtor's Loss Mitigation Status Report.

Respectfully submitted,

*s/ Peter M. Frank*

Peter M. Frank, Senior Staff Attorney

cc: Pranali Datta Esq.
N. Natoli Esq.
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